

In re: JEREMY A. TER LOUW  
CARIE J TER LOUW

Case No. 13-30900

Chapter 13

Debtor(s)

**ORDER CONFIRMING PLAN**

The Chapter 13 Plan filed by the debtor (s) on **April 9, 2013**, replacing all previously filed plans, if any, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. sec. 1325(a);

It is **ORDERED** that:

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real estate without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of conversion or dismissal shall be disbursed to creditors, unless such disbursement would be *de minimis*, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.
- (4) Other provisions:

Dated: May 15 2013

/s/ Douglas O. Tice Jr.

United States Bankruptcy Judge

RICHMOND, VIRGINIA

I ASK FOR THIS:

NOTICE OF JUDGMENT OR ORDER

Entered On Docket 5/15/13

/s/Robert E. Hyman

Robert E. Hyman  
Standing Chapter 13 Trustee  
P. O. Box 1780  
Richmond, Virginia 23218-1780  
(804) 775-0979  
VSB #5578

**PARTIES TO RECEIVE COPIES:**

Jeremy A & Carie J Ter Louw  
6103 Salem Oaks Terrace  
Richmond, VA 23237

Certificate of Notice Page 2 of 3  
United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Jeremy A Ter Louw  
Carie J Ter Louw  
Debtors

Case No. 13-30900-DOT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
Form ID: pdford3

Page 1 of 2  
Total Noticed: 1

Date Rcvd: May 15, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2013.  
db/jdb +Jeremy A Ter Louw, Carie J Ter Louw, 6103 Salem Oaks Terrace, Richmond, VA 23237-3853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2013

Signature:



District/off: 0422-7

User: luedeckert  
Form ID: pdford3

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Total Noticed: 1

Date Rcvd: May 15, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2013 at the address(es) listed below:

Johnie Rush Muncy on behalf of Creditor JPMorgan Chase Bank, National Association  
jmuncy@siwpc.com,  
drubin@siwpc.com;bjordan@siwpc.com;klane@siwpc.com;ewhite@siwpc.com;mfreeman@siwpc.com;ecfva1@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com;  
Nupa Agarwal on behalf of Joint Debtor Carie J Ter Louw agarwaligotnotices@gmail.com,  
nupaagarwal@gmail.com,debbie.nupaagarwal@gmail.com  
Nupa Agarwal on behalf of Debtor Jeremy A Ter Louw agarwaligotnotices@gmail.com,  
nupaagarwal@gmail.com,debbie.nupaagarwal@gmail.com  
Robert E. Hyman station08@ricva.net,  
notices@access13.com;station03@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ricva.net;kari

TOTAL: 4